receiving, via a network, a request to send an electronic greeting card and to make an associated monetary gift in an amount, on behalf of a requesting donor to a designated recipient;

processing the received request to generate the electronic greeting card including a notification of the monetary gift;

transmitting, via the network, the generated electronic greeting card to the designated recipient; and

directing a crediting of funds equal to the monetary gift amount to a deposit account.

59. (TWICE AMENDED) The method of claim 58, wherein the electronic greeting card is transmitted to the designated recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

60. (TWICE AMENDED) The method of claim 58, wherein:

the electronic greeting card includes a hyper-link;

the funds are directed to be credited to the deposit account subsequent to an activation of the hyper-link; and

the deposit account is at a financial institution.

61. (TWICE AMENDED) The method of claim 60, further comprising:

activating the hyper-link; and

receiving, via the activated hyper-link, information identifying the designated recipient;

wherein the funds are directed to be credited to the deposit account subsequent to receipt of the information identifying the recipient;

wherein the deposit account is associated with the designated recipient.

62. (TWICE AMENDED) The method of claim 61, further comprising:

processing the received information identifying the designated recipient to determine if the designated recipient is a member of an enclosed community prior to the directing of the crediting of the funds to the deposit account associated with the designated recipient; and

if it is determined that the designated recipient is not a member of the enclosed community, transmitting a notice, via the network, to the designated recipient, that the designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account associated with the designated recipient.

63. (TWICE AMENDED) The method of claim 58, wherein the electronic greeting card includes a hyper-link, and further comprising:

further transmitting, via the network, the transmitted electronic greeting card including the hyperlink and the notification of the monetary gift to a non-designated recipient;

activating the hyper-link in the further transmitted electronic greeting card;

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receiving, via the activated hyper-link, information identifying the non-designated

recipient;

processing the received information identifying the non-designated recipient to

determine if the non-designated recipient is a member of an enclosed community;

if it is determined that the non-designated recipient is not a member of the

enclosed community, transmitting a notice, via the network, to the non-designated

recipient, that the non-designated recipient must become a member of the enclosed

community before funds are directed to be credited to the deposit account; and

if it is determined that the non-designated recipient is a member of the enclosed

community, directing the crediting of the funds equal to the monetary gift amount to the

deposit account;

wherein the deposit account is at a financial institute and is associated with the

non-designated recipient.

64. (TWICE AMENDED) The method of claim 58, further comprising:

debiting a payment account at a financial institute associated with the requesting

donor;

wherein the payment account associated with the requesting donor is debited at

a time subsequent to an activation of a hyper-link included in the transmitted electronic

greeting card.

65. (TWICE AMENDED) The method of claim 58, further comprising:

processing the received request to determine if the designated recipient is a member of an enclosed community prior to processing the request to generate the electronic greeting card including the notification of the monetary gift;

wherein, if it is determined that the designated recipient is not a member of the enclosed community, the transmitted electronic greeting card includes a notification that the recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account.

66. (TWICE AMENDED) The method of claim 58, wherein the request is received from an electronic greeting card service.

67. (TWICE AMENDED) The method of claim 58, wherein:

the request is received by, the received request is processed by and the generated electronic greeting card is transmitted by an electronic greeting card service; and

the crediting of the funds is directed by a payment service provider.

68. (TWICE AMENDED) The method of claim 58, further comprising:

transmitting, via the network, the generated electronic greeting card to an electronic greeting card service prior to transmitting the electronic greeting card to the designated recipient.

69. (TWICE AMENDED) A system for making a monetary gift, comprising:

a communications port configured to receive a request to send an electronic greeting card and to make an associated monetary gift in an amount, on behalf of a requesting donor to a designated recipient, via a network; and

a processor configured to process the received request to generate the electronic greeting card including a notification of the monetary gift;

wherein the communications port is further configured to transmit the electronic greeting card to the designated recipient via the network;

wherein the processor is further configured to direct funds equal to the monetary gift amount to be credited to a deposit account.

70. (TWICE AMENDED) The system of claim 69, wherein the processor is further configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

71. (TWICE AMENDED) The system of claim 69, wherein:

the generated electronic greeting card includes a hyper-link;

the communications port is further configured to receive information via the network over the hyper-link;

the processor is further configured to direct the funds to be credited to the deposit account subsequent to receipt of the information over the hyper-link; and

the deposit account is at a financial institute.

72. (TWICE AMENDED) The system of claim 71, wherein:

the information received via the network over the hyperlink, identifies the designated recipient;

the processor is further configured to direct the funds to be credited to the deposit account subsequent to receipt of the information identifying the designated recipient; and

the deposit account is associated with the designated recipient.

73. (TWICE AMENDED) The system of claim 72, wherein:

the processor is further configured to (1) process the received information identifying the designated recipient to determine if the designated recipient is a member of an enclosed community prior to the directing of the crediting of the funds to the deposit account associated with the designated recipient, and (2) if it is determined that the designated recipient is not a member of the enclosed community, cause the communications port to transmit a notice to the designated recipient that the designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account associated with the designated recipient.

74. (TWICE AMENDED) The system of claim 69, wherein:

the generated greeting card includes a hyper-link; and

the communications port is further configured to receive, via the network over the hyper-link, information identifying a non-designated recipient subsequent to a transmission of the electronic greeting card;

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the processor is further configured to process the information identifying the non-designated recipient to determine if the non-designated recipient is a member of an enclosed community;

if it is determined that the non-designated recipient is not a member of the enclosed community, the processor is further configured to cause the communications port to transmit a notice to the non-designated recipient, via the network, that the non-designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account; and

if it is determined that the non-designated recipient is a member of the enclosed community, the processor is further configured to direct the funds equal to the monetary gift amount to be credited to the deposit account;

wherein the deposit account is at a financial institute and is associated with the non-designated recipient.

75. (TWICE AMENDED) The system of claim 69, wherein:

the processor is further configured to direct funds to be debited from a payment account associated with the requesting donor; and

the payment account associated with the donor is directed to be debited at a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

76. (TWICE AMENDED) The system of claim 69, wherein:

the processor is further configured to process the request to determine if the

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designated recipient is a member of an enclosed community prior to generating the

electronic greeting card including the notification of the monetary gift; and

if it is determined that the designated recipient is not a member of the enclosed

community, the generated electronic greeting card includes a notification that the

designated recipient must become a member of the enclosed community before the funds

are directed to be credited to the deposit account.

77. (TWICE AMENDED) The system of claim 69, wherein the request is received from an

electronic greeting card service.

78. (TWICE AMENDED) The system of claim 69, wherein the request is received by an

electronic greeting card service.

79. (TWICE AMENDED) The system of claim 69, wherein the communications port is

further configured to transmit, via the network, the generated electronic greeting card to

an electronic greeting card service.

80. (TWICE AMENDED) An article of manufacture for making a monetary gift, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer

readable medium by a computer to thereby cause the computer to operate so as to:

receive a request to make a monetary gift on behalf of a requesting donor to a

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designated recipient, and to send an associated electronic greeting card;

generate the electronic greeting card including a notification of the monetary gift, based on the received request;

cause the electronic greeting card to be transmitted to the designated recipient; and

cause funds equal to the monetary gift amount to be credited to a deposit account.

Please add the following new claim 81:

81. (NEW) The method according to claim 58, wherein the request is received, the received request is processed, the generated electronic greeting card is transmitted, and the crediting is directed by a service provider, and further comprising:

directing a debiting of funds equal to the monetary gift amount from a deposit account at a financial institution associated with the requesting donor to a deposit account at a financial institution associated with the service provider;

wherein the funds are directed to be credited to the deposit account from the deposit account of associated with the service provider.